



Order Filed on April 4, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Creditor, The Bank of New York
Mellon, FKA The Bank of New York, as Trustee
for the Certificateholders of Cwalt Alternative
Loan Trust 2005-J9, Mortgage Pass-Through
Certificates, Series 2005-J9 by its servicing agent
Bayview Loan Servicing, LLC

In Re:

MICHAEL KALFUS AND ROBIN KALFUS,

Debtors.

Case No.: 18-13396-VFP

Hearing Date: March 19, 2019

Judge: Hon. Vincent F. Papalia

Chapter: 7

ORDER VACATING AUTOMATIC STAY

The relief set forth on the following page, numbered two (2) is hereby **ORDERED**.

DATED: April 4, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: **MICHAEL KALFUS AND ROBIN KALFUS,**

Case No. : **18-13396-VFP**

Caption of Order: **Order Vacating Automatic Stay**

Upon the motion of Creditor, The Bank of New York Mellon, FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicing agent Bayview Loan Servicing, LLC, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code §362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown,

ORDERED as follows:

1. The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

Land and premises commonly known as **106 Brookside Drive, Killington, Vermont 05751**

It is further ORDERED that the movant, its successors or assignees, may proceed with its right and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement to possession of the property.

The movant may join the debtors and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtors, any trustee and any other party who entered an appearance on the motion.

The Trustee shall receive notice of any surplus monies received.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael Kalfus
Robin Kalfus
DebtorsCase No. 18-13396-VFP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 2
Total Noticed: 1

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db/jdb +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@msbnj.com
 Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@msbnj.com
 Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@msbnj.com
 Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@msbnj.com
 Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@msbnj.com
 Caitlin Conklin on behalf of Creditor Lakeland Bank caitlin.conklin@klgates.com
 Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) cwohlrab@logs.com, njbankruptcynotifications@logs.com
 Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com
 Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, bky@martonelaw.com
 David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
 Denise E. Carlson on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
 Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
 Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com
 Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com
 John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyale@norgaardfirm.com, sferreira@norgaardfirm.com; 184grandno@gmail.com; kcimmimo@norgaardfirm.com
 John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john.fialcowitzlaw.com
 Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com, mtrentin@riker.com
 Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
 Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com
 Matteo Percontino on behalf of Creditor Lakeland Bank matt.percontino@cohnreznick.com, matteo.percontino@klgates.com
 Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
 Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
 Richard James Tracy, III on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New York, as Trustee for the Certificateholders of Cwalt Alternative Loan Trust 2005-J9, Mortgage Pass-Through Certificates, Series 2005-J9 by its servicer rtracy@schillerknapp.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
 Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net
 Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfcbis.com; jloewenstein@msklaw.net
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin
Form ID: pdf903

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Total Noticed: 1

Date Rcvd: Apr 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com,
waldmanw@aol.com

TOTAL: 28